



FOR WHAT IT'S WORTH

November 2018

For What It's Worth (FWIW) is a service for members of the Oklahoma Homebuyer Education Association. We welcome your responses or other information you would like to share with us. Send items to Tricia Auberle at HomebuyerEd@okacaa.org

Takeaways from the 15th Annual Homebuyer Education Conference. There was a tie for what sessions was everyone's favorite between Elaine Dodd's presentation on *How to Protect Your Money in a High Tech World* and Neil Brown's *Healthy Homes*. They both contained lots of practical considerations for participants themselves, not just for first-time homebuyers. Linda Rowe and Katrina Washington's session provided the surprising news that nothing has changed in Oklahoma when it comes to Loss Mitigation, not before, during or after the crash of 2008. The session on *The Pros and Cons of Being a HUD-approved Housing Counseling Agency* left us with a lot to think about when it comes to how OHEA serves its members. We are going to re-examine our mission and our service models over the next few months. *Please* contact me with any input you'd like to share on what we can do differently, keeping in mind we cannot change HUD's legally-mandated housing counseling requirements.

OHEA Members Meeting and Election. Congratulations and welcome to Linda Rowe of Neighborhood Housing Services. Linda was elected Secretary at the OHEA Annual Members Meeting held in conjunction with the 15th Annual Homebuyer Education Conference on November 7. Linda will join President Katrina Washington (Stratos Realty), President-Elect Shannin Toles (Comanche Housing Authority), Past-President Cindy Motil (MidFirst Bank) and Dr. Sissy Osteen (Oklahoma State University) on the OHEA Executive Committee.

Tracking Your Continuing Education Status – Update. We are still short-staffed so our plan to make your continuing education credit hours available through Google Drive is on hold. In the meantime I will respond via email to any documentation you send for credit hours. Also, those of you attending the 15th Annual Homebuyer Education Conference and/or the Comprehensive Continuing Education Workshops the morning after the conference do not have to submit documentation. We will use the sign-in sheets as documentation for your files.

Term of the Month: Grossing up - an adjustment made to increase a person's income when that income is from non-taxable sources. The adjustment recognizes that a larger portion of the income is available to spend when it is not taxed

2018 OHEA Events Schedule.

No events are scheduled at this time. Watch this space for developments.